REMARKS

The Examiner has rejected pending Claims 1 through 13. He states two reasons. The first is that the use of the term "bank identification number" allegedly renders the claims indefinite under paragraph 2 of 35 U.S.C. § 112. The second is that Claims 1 through 13 are, according to the Examiner, obvious under 35 U.S.C. 103(a) over U.S. Patent 6,000,832 to Franklin ("Franklin") in view of U.S. Patent 6,205,436 to Rosen ("Rosen").

For the reasons set forth below, Applicants respectfully request that the Examiner reconsider his rejection of Claims 1 through 13.

I.   As Amended, Claims 1 Through 13 Are Not Indefinite

Applicants disagree that the use of the term "bank identification number" or BIN renders Claims 1 through 13 indefinite. A "BIN" is well-known in the art to be a routing number that may be used to uniquely identify any one of a variety of financial institutions, including issuers, acquirers, or service providers.

However, in the interest of moving the prosecution of this case forward, Applicants have amended Claims 1, 6, 9, 11 and 13 to eliminate the terms "bank identification number" and BIN. Instead, these claims now refer more generally to an identification number. These amendments have not added new matter, nor have they in any way narrowed the previous scope of the amended claims.

In view of these amendments, Applicants respectfully request that the Examiner withdraw his Section 112 rejection of Claims 1 through 13.

II.   The Combination of Franklin and Rosen Cited By the Examiner Does Not Render Claims 1 Through 13 Obvious Under Section 103

It is axiomatic that for Claims 1 through 13 to be rendered obvious over Franklin in view of Rosen, the combination of those references must disclose or suggest every limitation of Claims 1 and 13. The combination of Franklin and Rosen fails in this regard.

As amended, independent Claim 1 requires, among other things:

> receiving . . . a first authorization request for the authorization of a
> transaction using a first payment account number . . . . [and]
> responsive to the first authorization request, transmitting . . . a

second authorization request for authorization of the transaction
using the second payment account number . . .

The other independent Claims, 5 and 9, include the same limitations. That is to say, every one of Claims 1 and 13 requires that the process of authorizing a transaction include the transmission of two separate authorization requests: the first using a first payment account number, and the second using a second payment account number that is different from the first.

Franklin does not disclose this requirement. Instead, Franklin discloses a system in which the issuer receives a *single* authorization request having a transaction number that is different from the customer's real account number. *See* Franklin at Col. 5, ll. 59-63.

In Franklin, the issuer receives the transaction number, and uses it to look up the customer's real account number. *Id.* at ll. 63-67. The issuer then processes the authorization request using the customer's real account number. *Id.* After processing the authorization request the issuer substitutes the transaction number back for the customer account number, and returns the authorization reply to the merchant using the transaction number. *Id.* at ll. 13-16. In short, Franklin discloses authorization processing using a single authorization request. Nowhere does Franklin either disclose or suggest an authorization process including two separate authorization requests, each one with a different payment account number, as required by Claims 1 through 13.

Rosen does not cure this deficiency in Franklin. Rosen is directed to an electronic commerce system having a customer trusted agent securely communicating with a first money module, and a merchant trusted agent securely communicating with a second money module. *See* Rosen at Col. 2, ll. 24-29. In Rosen, the trusted agents participate in a secure dialogue and mutually agree on the payment terms. *Id.* at ll. 31-32. In one embodiment of Rosen, payment is made anonymously by the customer by way of a money module transaction, in which the first money module transmits electronic money to the second money module to complete payment. *Id.* at Col. 19, ll. 58-61. In another embodiment, payment is made using an authorization-based scheme, such as by debit or credit card, which requires that the customer be identified. *Id.*

The authorization-based scheme of Rosen is fully described in Col. 24, ll. 20-61. Applicants respectfully submit that no mention is made whatsoever in that portion of Rosen, or in any other portion of Rosen, of an authorization process including two separate authorization requests, each one with a different payment account number, as required by Claims 1 through 13.
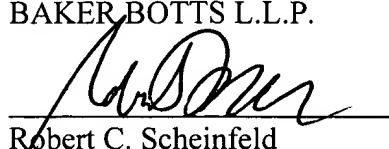
III. Conclusion

In view of the foregoing remarks, it is respectfully submitted that Claims 1-13 are in condition for immediate allowance. In the event that the application is not deemed in condition for allowance, the Examiner is invited to contact the undersigned in an effort to advance the prosecution of this application.

Respectfully submitted,

BAKER BOTTS L.L.P.

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Robert C. Scheinfeld
Patent Office Reg. No. 31,300

BAKER BOTTS L.L.P.
30 Rockefeller Plaza
New York, NY 10112-4498
Attorney for Applicants
212-408-2500